

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re:	Smith Jr, James F	§	Case No. 09 B 04614
	Carter-Smith, LaVerne D	§	
	Debtors	§	
		§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 02/13/2009.

2) The plan was confirmed on 04/16/2009.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/23/2010 and 04/21/2011.

4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/01/2011, 08/12/2010 and 03/03/2011.

5) The case was dismissed on 09/01/2011.

6) Number of months from filing or conversion to last payment: 27.

7) Number of months case was pending: 32.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$6,700.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$20,405.00
Less amount refunded to debtor	\$0

**NET RECEIPTS:** \$20,405.00

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$615.71
Court Costs	\$0
Trustee Expenses & Compensation	\$1,192.77
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$1,808.48

Attorney fees paid and disclosed by debtor \$1,693.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CitiFinancial Auto Credit Inc	Secured	\$8,857.00	\$8,857.00	\$8,857.00	\$6,923.85	\$0
Cook County Treasurer	Secured	\$0	NA	NA	\$0	\$0
Santander Consumer USA	Secured	\$18,905.00	\$18,905.00	\$18,905.00	\$11,672.67	\$0
Asset Acceptance	Unsecured	\$0	NA	NA	\$0	\$0
Cash Transfers Center	Unsecured	\$390.00	NA	NA	\$0	\$0
Cashland	Unsecured	\$520.00	\$544.75	\$544.75	\$0	\$0
Cashland	Unsecured	\$519.00	NA	NA	\$0	\$0
Charter One Bank	Unsecured	\$805.05	NA	NA	\$0	\$0
Check N Go	Unsecured	\$300.00	NA	NA	\$0	\$0
CitiFinancial Auto Credit Inc	Unsecured	NA	\$646.69	\$646.69	\$0	\$0
Columbia House	Unsecured	\$121.00	NA	NA	\$0	\$0
Continental Finance	Unsecured	\$372.00	NA	NA	\$0	\$0
Credit Management Co.	Unsecured	\$262.00	NA	NA	\$0	\$0
Credit Protection Association	Unsecured	\$91.00	NA	NA	\$0	\$0
Dependon Collection Service	Unsecured	\$76.00	NA	NA	\$0	\$0
Diversified Consultants	Unsecured	\$0	NA	NA	\$0	\$0
First Bank Of Delaware	Unsecured	\$428.00	NA	NA	\$0	\$0

*(Continued)*

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
First Cash Advance	Unsecured	\$464.00	\$464.00	\$464.00	\$0	\$0
First Cash Advance	Unsecured	\$500.00	\$580.00	\$580.00	\$0	\$0
First Midwest Bank	Unsecured	\$319.04	NA	NA	\$0	\$0
First Revenue Assurance	Unsecured	\$0	NA	NA	\$0	\$0
I C Systems Inc	Unsecured	\$83.00	NA	NA	\$0	\$0
ICS	Unsecured	\$0	NA	NA	\$0	\$0
Illinois Catalog Sales	Unsecured	\$0	NA	NA	\$0	\$0
Impact Payment Solutions	Unsecured	\$410.00	\$485.00	\$485.00	\$0	\$0
IQ Tel	Unsecured	\$127.20	NA	NA	\$0	\$0
KCA Financial Services	Unsecured	\$0	NA	NA	\$0	\$0
KCA Financial Services	Unsecured	\$120.70	NA	NA	\$0	\$0
Little Loan Shoppe	Unsecured	\$325.00	\$200.00	\$200.00	\$0	\$0
Loan Shop	Unsecured	\$300.00	NA	NA	\$0	\$0
Mitchell Kay	Unsecured	\$0	NA	NA	\$0	\$0
MRSI	Unsecured	\$219.00	NA	NA	\$0	\$0
National Credit Adjusters	Unsecured	\$430.00	NA	NA	\$0	\$0
National Credit Adjusters	Unsecured	\$400.00	NA	NA	\$0	\$0
Nicor Gas	Unsecured	\$562.00	NA	NA	\$0	\$0
Payday Loan	Unsecured	\$331.00	NA	NA	\$0	\$0
PLS Payday Loan Store	Unsecured	\$300.00	NA	NA	\$0	\$0
R & R Country Motors	Unsecured	\$2,278.00	NA	NA	\$0	\$0
Receivable Management SE	Unsecured	\$50.00	NA	NA	\$0	\$0
Receivables Management Inc	Unsecured	\$200.00	\$200.00	\$200.00	\$0	\$0
RoundUp Funding LLC	Unsecured	\$325.00	\$430.00	\$430.00	\$0	\$0
RoundUp Funding LLC	Unsecured	\$325.00	\$400.00	\$400.00	\$0	\$0
RoundUp Funding LLC	Unsecured	\$325.00	\$400.00	\$400.00	\$0	\$0
Santander Consumer USA	Unsecured	NA	\$1,079.64	\$1,079.64	\$0	\$0
Sprint Nextel	Unsecured	NA	\$177.03	\$177.03	\$0	\$0
Surety Finance	Unsecured	\$785.00	NA	NA	\$0	\$0
Surety Finance	Unsecured	\$303.00	NA	NA	\$0	\$0
T Mobile USA	Unsecured	\$1,234.00	\$633.76	\$633.76	\$0	\$0
Trust Receivable Services	Unsecured	\$161.00	NA	NA	\$0	\$0
US Fast Cash	Unsecured	\$300.00	NA	NA	\$0	\$0
USA One National Credit Union	Unsecured	\$45.00	NA	NA	\$0	\$0
Verizon	Unsecured	\$102.00	NA	NA	\$0	\$0
Verizon Wireless	Unsecured	\$819.00	\$1,728.03	\$1,728.03	\$0	\$0
Wells Fargo Financial Illinois Inc	Unsecured	NA	\$6,639.76	\$6,639.76	\$0	\$0

*(Continued)*

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Wells Fargo Financial Illinois Inc	Unsecured	NA	\$11,014.15	\$11,014.15	\$0	\$0
Wells Fargo Home Mortgage	Unsecured	\$0	NA	NA	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0	\$0	\$0
Mortgage Arrearage	\$0	\$0	\$0
Debt Secured by Vehicle	\$27,762.00	\$18,596.52	\$0
All Other Secured	\$0	\$0	\$0
<b>TOTAL SECURED:</b>	\$27,762.00	\$18,596.52	\$0
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
<b>TOTAL PRIORITY:</b>	\$0	\$0	\$0
<b>GENERAL UNSECURED PAYMENTS:</b>	\$25,622.81	\$0	\$0

**Disbursements:**

Expenses of Administration	\$1,808.48	
Disbursements to Creditors	\$18,596.52	
<b>TOTAL DISBURSEMENTS:</b>		\$20,405.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: October 19, 2011

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.